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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/336,741	06/21/1999	SHERMAN CHING MA	X/P6396US0	8007
881	7590	03/06/2006	EXAMINER	
STITES & HARBISON PLLC 1199 NORTH FAIRFAX STREET SUITE 900 ALEXANDRIA, VA 22314			HEWITT II, CALVIN L	
			ART UNIT	PAPER NUMBER
			3621	

DATE MAILED: 03/06/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/336,741

Applicant(s)

MA, SHERMAN CHING

Examiner

Calvin L. Hewitt II

Art Unit

3621

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 17 January 2006.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 28-35, 42-47 and 49-61 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 28-35, 42-47 and 49-61 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: _____

Status of Claims

1. Claims 28-35, 42-47, and 49-61 have been examined.

Response to Amendments/Arguments

2. The Applicant has amended the claims to include the language “to request *without duplicated queries* that the applicant provide application information” (emphasis added). However, this feature is taught by Tengel et al. (figure 5) as the form is absent duplicated requests for information. Tengel et al. also teach each application recipient forming an approval or rejection assessment of the application (column 9, lines 22-26) and communicating approvals to a user (figure 2B), while, the newly cited art of Lent et al. teach communicating reasons for rejecting applications (column 5, lines 15-43; column 10, lines 25-30; column 12, lines 45-63).

Claim Objections

3. Claims 42-47 are objected to under 37 CFR 1.75(c), as being of improper dependent form for failing to further limit the subject matter of a previous claim. Applicant is required to cancel the claim(s), or amend the claim(s) to place the claim(s) in proper dependent form, or rewrite the claim(s) in independent form.

Claims 42, 43, 45 and 46 are directed to a computer program product.
Claims 44 and 47 are directed to a computer readable medium. Claim 32,

however, from which claims 42-47 depend is directed to a method, therefore, claims 42-47 do not further limit claim 32.

Claim Rejections - 35 USC § 112

4. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

Claims 28-31 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Claim 28 is directed to an apparatus. However, it has been held, that a claim is indefinite if it is described in terms of things which may be done but are not required (*In re Collier*, 156 USPQ 266). Therefore, as claim 28 is merely a series of actions that the apparatus, can be configured or programmed to carry out the claim is indefinite. Claims 31 and 49-55 are also rejected as each recites similar language ("operable").

Claims 29-31 and 49-55 are also rejected as they depend from claim 28.

Claim 31 recites the limitation "said all approval criteria" in line 6. There is insufficient antecedent basis for this limitation in the claim.

Claims 42, 43, 45 and 46 are directed to a computer program product.

Claims 44 and 47 are directed to a computer readable medium. Claim 32,

however, from which claims 42-47 depend is directed to a method, therefore, claims 42-47 are indefinite as each is directed to a different statutory than claim 32.

Claim Rejections - 35 USC § 102

5. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

6. Claims 28, 29, 32, 33, 42-47, 50, 53-55, 57, 58 and 61 are rejected under 35 U.S.C. 102(e) as being clearly anticipated by Tengel et al. U.S. Patent No. 5,940,812.

As per claims 28-30, 32-34, 42-47, 50, 53-55, 57, 58 and 61 Tengel et al. teach an apparatus for receiving and assessing an application comprising:

- computing means to store a superset of approval criteria for a plurality of application recipients (abstract; column 7, lines 28-39; column 11, lines 39-48)

- requesting that the applicant provide application information (figure 5)
- receiving the application information (figure 1)
- accessing the approval criteria of the recipients (abstract), assessing the application according to said approval criteria of each of said recipients (abstract; figure 2A) and forming a separate assessment of said application for each of said recipients (figures 2A and B)
- presents a number of questions, that include an introductory in sequence to an applicant, receives responses to said questions and optimizes the sequence (figure 5)
- computing means for an applicant to input data into said application (figure 2A) and communication means for communicating assessments of said application to said applicant (figure 2A)
- questions that comprise a group of questions wherein at least of one of said groups include an introductory sentence ("In addition to..." figure 5) and refraining from asking questions deemed non-critical (figure 5)

- determining what application information is required to assess the application against the superset of approval criteria (abstract; figures 2A-3B and 5; column 6, lines 46-61)

Claim Rejections - 35 USC § 103

7. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 30 and 34 are rejected under 35 U.S.C. 103(a) as being unpatentable over Tengel et al. U.S. Patent No. 5,940,812 in view of Lent et al. U.S. Patent No. 6,405,181.

As per claims 30 and 34, Tengel et al. teach rejecting an application based on criteria such as FICO scores, payment performance and demographics (figures 3A and 3B). Tengel et al. disclose sending to an applicant approval assessments (figure 2A), however, the Tengel et al. teaching does not specifically recite communicating rejection assessments to applicants. Lent et al. teach conveying (column 10, lines 25-30; column 12, lines 45-63) to a user the reasons for rejecting an application wherein the rejection is based on FICO

scores, payment performance and/or demographics (column 5, lines 15-43; column/line 7/54-8/12; column 10, lines 1-15 and 39-55; column/line 10/59-11/3). Therefore, it would have been obvious to one of ordinary skill to combine the teachings of Tengel et al. and Lent et al. in order to provide ways that for improving her or his credit score ('181, column 12, lines 50-55).

8. Claims 31, 49, 51, 52, 56, 59, and 60 are rejected under 35 U.S.C. 103(a) as being unpatentable over Tengel et al. U.S. Patent No. 5,940,812 in view of Hartman et al. U.S. Patent No. 5,960,411.

As per claims 31, 49, 51, 52, 56, 59, and 60, Tengel et al. teach a system for processing user loans by receiving and storing lender loan criteria, receiving a borrower application then comparing the application against lender criteria to determine an available loan(s) for the borrower. Specifically, Tengel et al. teach potential borrowers filling out an application (figure 5). However, Tengel et al. do not explicitly recite presenting to a user a series of forms. Hartman et al. teach a filling out an application wherein the application comprises multiple electronic forms (abstract; figures 1A-2, 8A-C). The Hartman et al. teaching allows a user to complete an application by providing a sequence of forms to a user where the requesting of unnecessary information, and redundant, in these forms is avoided (figures 1C, 3, 4, figures 8A-C; column 2, lines 59-67; column 4, lines 35-58; column 5, lines 8-26; column 7, lines 3-23; column 9, lines 8-53). More

specifically, Hartman et al. disclose a method where after completing a first form, the system constructs and presents a second, and subsequent forms containing subsequent information, on the basis of information provided by an applicant in the first form and an applicant sending these forms to a remote system (figure 1A; column 4, lines 44-58; column 9, lines 25-53). Regarding “defects”, Hartman et al. teach a system for detecting “errors”, therefore as this feature is not inherent to a computer and has to be programmed, a decision has to be made as to what is an error. Hence, a “defect” such as not capitalizing a name can be ignored by the system. Therefore, it would have been obvious to one of ordinary skill to combine the teachings of Tengel et al. and Hartman et al. in order to ensure efficient and accurate loan form processing by correcting errors in data fields ('411, column 9, lines 35-42) that coincide ('812, figures 3A-B and 5) with all or some lender criteria.

Conclusion

9. Any inquiry concerning this communication or earlier communications from the Examiner should be directed to Calvin Loyd Hewitt II whose telephone number is (703) 308-8057. The Examiner can normally be reached on Monday-Friday from 8:30 AM-5:00 PM.

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If attempts to reach the Examiner by telephone are unsuccessful, the Examiner's supervisor, James P. Trammell, can be reached at (571) 272-6712.

Any response to this action should be mailed to:

Commissioner of Patents and Trademarks

c/o Technology Center 3600

Washington, D.C. 20231

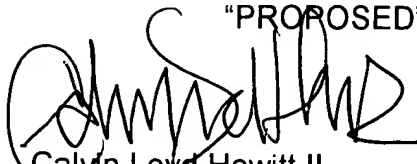
or faxed to:

(571) 273-8300 (for formal communications intended for entry and after-final communications),

or:

(571) 273-6709 (for informal or draft communications, please label

"PROPOSED" or "DRAFT")


Calvin Loyd Hewitt II
Primary Examiner
February 27, 2006